<div align="center"><u>**REMARKS**</u></div>

The undersigned representative wishes to thank Examiner Borlinghaus for the opportunity to clarify non-English-language documents referenced in the IDS filed November 8, 2010. The following is a clarification listed by number and reference information:

20   **English Summary of Opposition by Deutsche Bank AG (German and translated versions) with attachments (German and translated versions), dated December 19, 1997, having EPO file number 0384-49.676EP-kö**

A customer can use his own PC to run the software of Citibank to connect via a node. The customer announces a purchase or sales intention, for which Citibank then makes a price offer. The service is provided free of charge. The target group is limited to customers who have concluded a specific number of deals during a year, i.e. local banks, who do not have direct access to stock markets. CATS is not a brokering system, it merely streamlines the conventional telephonic system of Citibank. The services offered by Instinet will no longer be used for reasons of non-liquidity, user unfriendliness and inefficiency in dealing with brokers who specialise in foreign assets.

21   **English Summary of Opposition by Bayerische Vereinsbank AG (German and translated versions) with attachments (German and translated versions), dated December 19, 1997, having EPO file number 0384-49.676EP- kö**

FMM prepares quotes fully automatically and monitors risks. It consists of three functional units: portfolio evaluation, quote calculation and commander, and its automatic functions save a lot of time.

24   **English Summary of Anwenderhandbuch "OPTIONSSCHELNGESCHAFT," dated December 2, 1997, pp. 1-22 (German)**

This is a user manual for equity warrant deals. It describes the various menus and masks for selecting market members and setting underlying values, for selecting and displaying quotes and for selecting, displaying and capturing equity warrant deals.

29   English Summary of Confirmation of the QT Optec company dated December 12, 1997 (German) with Encl. 1 to 3 (German/English)

This is a confirmation by QT Optec representatives, that a software program named FMM or HIT has been developed by the company, which comprises a module for automatically replying to quote requests. The program is used since 1992 for own deals at SOFFEX and is offered publicly since 1993. Customers have used the program for trade on the German Futures Exchange and SOFFEX and on the OM in Stockholm.

30   English Summary of Extract from the stock exchange regulations of the German Futures Exchange DTB of March, 1995 (German)

This document describes the rights and duties of a Market Maker. He is entitled and obliged to submit quotes for option contracts and must be available during stock exchange working hours. Management can define position limits for futures trading. Management can change positions in order to maintain a proper market. Changes come into effect not earlier than six stock exchange working days after operators have been notified.

32   English Summary of DIOS Kurzbeschreibung, SGZ-Bank, September 26, 1994 (German)

This document presents a description of the Foreign Exchange Information and Ordering System ("DIOS") at the start of the pilot phase. It provides contact information for the Hotline, for contact persons for functional queries and for contact persons for technical queries.

33   English Summary of DIOS Prospekt, SGZ-Bank, 4/95 (German)

The SGZ Bank has developed the innovative product "DIOS" (Foreign Exchange Information and Ordering System), which allows direct access to real-time exchange rates, current market information and online dealing. Comprehensive information management forms part of DIOS, leading to a new dimension of service quality.

34   **English Summary of Ablauf von DIOS Bildschirmmasken (German)**

This document presents an empty template for capturing all details of a business transaction.

35   **English Summary of Begriff der Reaktionszeit im DIOS, dated May 25, 1994**

This document defines the reaction time as the period of time within which a dealer must conclude a transaction, starting from the time when the amount was captured and the corresponding exchange rate was presented, until conclusion of the business transaction in the closing template. Conditions, options and security requirements are outlined.

36   **English Summary of DIOS Schulungsunterlagen, SGZ-Bank, dated 10./11.10.1994**

This document presents the training programme for employees of the SGZ Bank regarding the Foreign Exchange Information and Ordering System ("DIOS"). It presents the detailed training schedule over a period of two days.

37   **English Summary of Rundschreiben of the SGZ-Bank to the Volks- and Raiffeisenbanken / 4 letters, dated 15.08.1995, 13.04.1995, 04.07.1994, 10.08.1995 (German)**

These are two letters to the Boards of Directors of the cooperative banks ("Volksbanken" and "Raiffeisenbanken"). The first letter informs them that all types of transactions can be concluded with the SGZ Bank online via DIOS as from 31.07.1995. Representatives of the cooperative banks have already been introduced to the functional and technical features of DIOS and are convinced of the service spectrum. The second letter presents the annual report for the 111th financial year of the SGZ Bank. The launch of DIOS on the AGM of 26.04.1995 in Mannheim is announced and employees of the cooperative banks are invited to attend.

38   **English Summary of INFORMATION / Matarbeiterzeitung der SGZ-Bank / September, 1994, pp. 1-2 (German)**

These are two press reports, the first one about two evenings of concert music, sponsored by the SGZ Bank, "R + V Versicherungen", "Bausparkasse Schwäbisch Hall" and Union-Investment. About 150 invited guests attended the performances during these two

evenings. The second report covers the announcement of the Foreign Exchange Information and Ordering System ("DIOS") with the objective of electronic dealing.

39   **English Summary of Rundschreiben of the SGZ-Bank to the Volks- and Raiffeisenbanken / 2 letters, dated 11.10.1994 and 11.11.1994 (German)**

These are two letters to the Boards of Directors of the cooperative banks ("Volksbanken" and "Raiffeisenbanken"). The first letter informs them that the online connection of the pilot banks has been established and that current functionalities will be expanded and fine tuned in the coming weeks. During the next phase the focus will be on exchange rate management via satellite and optimisation of the technical environment of DIOS. The second letter forwards a press release regarding the successful implementation of DIOS at a number of selected pilot banks.

40   **English Summary of Notice from Mrs. Christa Franke, dated January 31, 1995, to Herrn Dr. Franke and Herrn Seip (German)**

This is a memo re. CATS - Instinet. A customer can use his own PC to run the software of Citibank to connect via a node. The customer announces a purchase or sales intention, for which Citibank then makes a price offer. The target group is limited to customers who have concluded a specific number of deals during a year, i.e. local banks, who do not have direct access to stock markets. CATS is not a brokering system, it merely streamlines the conventional telephonic system of Citibank. The services offered by Instinet will no longer be used for reasons of non-liquidity, user unfriendliness and inefficiency in dealing with brokers who specialise in foreign assets.

41   **English Summary of Declaration "Christa Franke" of December 18, 1997, together with Notice to Herrn Dr. Franke and Herrn Seip of February 3, 1995 (German)**

This is a declaration by Christa Franke, stating that she was the originator of the subsequent memo and that she certifies its authenticity with her signature at the bottom of the pages. The subsequent memo relates to CATS - Instinet. A customer can use his own PC to run the software of Citibank to connect via a node. The customer announces a purchase or sales intention, for which Citibank then makes a price offer. The target group is limited to customers who have concluded a specific number of deals during a

year, i.e. local banks, who do not have direct access to stock markets. CATS is not a brokering system, it merely streamlines the conventional telephonic system of Citibank. The services offered by Instinet will no longer be used for reasons of non-liquidity, user unfriendliness and inefficiency in dealing with brokers who specialise in foreign assets.

42 **English Summary of Message from REUTER of January, 1995 concerning CATS-OS (German)**

This is a short press release regarding Citibank equity warrants which can in future be dealt via PC. The new trading system allows customers to connect to the Frankfurt trading room directly from his bank branch. The online offer, which is primarily aimed at cooperative banks, could possibly be a start to offer raw material futures contracts based on DM for the first time.

43 **English Summary of Extract from "Wirtschaftswoche," No. 5 / 26.1.1995, p. 88 (German)**

This is a press release about the new Citibank CATS system (Citibank Automated Trading System). Citibank wants to remove all previous stumbling blocks for small investors with this new trading system. The biggest advantage of the new system is that the price and conclusion of the order can be confirmed to the customer immediately.

44 **English Summary of "Computerwissen," Verlag Markt + Technik 1992, Haar/Munchen, p. 236/237 (German with English Translation)**

"Computerwissen" is a pocket lexicon with extensive explanations of the most important terms for users of personal computers. The first section presents an overview of the hardware, while the second section covers software, particularly operating systems, auxiliary programs and languages. The third section contains a lexicon of more than 600 terms. The second document shows the description of the terms "template", "text marking", "mass storage", "matrix" and "matrix printer".

45   **English Summary of Lecture by Dipl.-Math. Steffen Rabmann, "Sicherheit in der Korrununikationstechnik ...," September, 1993 (German)**

This is a flyer about Security in Communication Technology and Information Processing. The second page contains a schedule of the topics which will be addressed, comprising IT Security and Security in Networks (heterogeneous, local, public, national and international computer networks).

46   **English Summary of Prospekt DIOS / Stand 2 / 1996 (German)**

This is an Appendix E1 to a document, containing information about the innovative product "DIOS" (Foreign Exchange Information and Ordering System), which was developed by the SGZ Bank and which allows direct access to real-time exchange rates, current market information and online dealing. Comprehensive information management forms part of DIOS, leading to a new dimension of service quality.

47   **English Summary of Prospekt DIOS / Stand 4 / 1995 (German)**

This is an Appendix E2 to a document, outlining the features of DIOS: absolutely current information, precise exchange rate administration and the ability to immediately react to price fluctuations on international foreign exchange markets.

48   **English Summary of DIOS Pflegedialoge – Schulung – 4.10.1994 (German)**

This is a Training Manual explaining the DIOS maintenance dialogues. It covers Windows, Options and Security.

49   **English Summary of Letter Fiducia of April 10, 1995 (German)**

This is an Appendix E7 to a document, containing a letter from FIDUCIA to SGZ Bank, confirming SGZ Bank's intention to participate in the FIDUCIA Exhibition from 27-29.06.1995 and requesting contact to be made with the Project Manager, Mr. Peter Bogner, in order to discuss the scope of the exhibition stand.

50 **English Summary of Extract Prospekt F1DUCIA, 27.-29.6.1995 (German)**

This is an Appendix E8 to a document, summarising the presentation of SGZ Bank, outlining the features of DIOS as follows: absolutely current information, precise exchange rate administration and the ability to immediately react to price fluctuations on international foreign exchange markets.

51 **English Summary of Kurzbeschreibung, "Erste Schritte" of the DIOS System, dated May 10, 1995**

This is an Appendix E9 to a document, presenting a brief description of the initial steps in working with DIOS.

52 **English Summary of "Bildschirmmasken" des DIOS Systems, dated December 8, 1997**

This is an Appendix E10 to a document, presenting an empty template for capturing all details of a business transaction.

53 **English Summary of Udo Bretschneider: PC für Einsteiger Data Becker, Düsseldorf, 1994: pages 512-513 (English Translation)**

This is an excerpt of a document "PC for Beginners", explaining what "Cache" is.

56 **English Summary of DIOS: Release planning of the DIOS system of November 15, 1996:**

This is a timeline for the development of DIOS, basically showing the three development phases and significant milestones between November 1994 and October 1996.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account 50-4402.

Respectfully submitted,

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